IAC Ch 86, p.1

441—86.20(514I) Supplemental dental-only coverage.

86.20(1) *Definition*.

"Supplemental dental-only coverage" means dental care coverage provided to a child who meets the eligibility requirements for the hawki program except that the child is covered by health insurance through an individual or group health plan.

86.20(2) *Eligibility.* Unless otherwise specified, eligibility for supplemental dental-only coverage shall be determined in accordance with the provisions of rules 441—86.2(514I) through 441—86.12(514I) and 441—86.19(514I).

86.20(3) *Premiums*. Premiums for participation in the supplemental dental-only plan are assessed as follows:

- a. No premium is charged to families whose countable income is less than or equal to 167 percent of the federal poverty level for a family of the same size using the modified adjusted gross income methodology or to an eligible child who is an American Indian or Alaska Native.
- b. If the family's countable income is equal to or exceeds 168 percent of the federal poverty level but does not exceed 203 percent of the federal poverty level for a family of the same size, the premium is \$5 per child per month with a \$10 monthly maximum per family.
- c. If the family's countable income exceeds 203 percent of the federal poverty level but does not exceed 254 percent of the federal poverty level for a family of the same size, the premium is \$10 per child per month with a \$15 monthly maximum per family.
- d. If the family's countable income exceeds 254 percent of the federal poverty level for a family of the same size, the premium is \$15 per child per month with a \$20 monthly maximum per family.
- e. If the family includes uninsured children who are eligible for both medical and dental coverage under hawki and insured children who are eligible only for dental coverage, the premium shall be assessed as follows:
- (1) The total premium shall be no more than the amount that the family would pay if all the children were eligible for both medical and dental coverage.
- (2) If the family has one child eligible for both medical and dental coverage and one child eligible for dental coverage only, the premium shall be the total of the health and dental premium for one child and the dental premium for one child.
- (3) If the family has two or more children eligible for both medical and dental coverage, no additional premium shall be assessed for dental-only coverage for the children who do not qualify for medical coverage under hawki because they are covered by health insurance.
 - f. The provisions of subrules 86.8(3) to 86.8(6) apply to premiums specified in this subrule.
- **86.20(4)** Waiting lists. Before the provisions of subrule 86.3(10) are implemented, all children enrolled in supplemental dental-only coverage shall be disenrolled from the program. [ARC 8478B, IAB 1/13/10, effective 3/1/10; ARC 9083B, IAB 9/22/10, effective 9/1/10; ARC 0837C, IAB 7/24/13, effective 10/1/13; ARC 1287C, IAB 1/8/14, effective 1/1/14; ARC 2912C, IAB 1/18/17, effective 3/1/17; ARC 4779C, IAB 11/20/19, effective 12/25/19; ARC 5141C, IAB 8/12/20, effective 12/1/20]